

# TRICARE Europe

## Advisory

*"Your passport to quality health"*

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### **New Social Security Rules Do Not Change TRICARE for Life Eligibility**

Retirees remain eligible for Medicare and may purchase Medicare Part B upon reaching age 65, despite recent increases in the Social Security retirement age. Military retirees must elect to enroll in Medicare Part B in order to receive TRICARE For Life benefits.

According to the Social Security Administration (SSA), the retirement age for full monetary Social Security benefits will gradually increase beginning with people born in 1938, and will continue to increase incrementally until it reaches age 67 for people born after 1959.

However, the age for Medicare eligibility remains the same. Even if retirees are not eligible for full Social Security retirement benefits at age 65, they may still sign up for Medicare during their initial enrollment period (the three month period prior to the 65th birthday). The SSA will notify those who are approaching their 65<sup>th</sup> birthday when this period begins. Military retirees who purchase Medicare Part B during this period will ensure their eligibility for TRICARE for Life benefits upon turning 65.

If military retirees choose to wait until they begin to receive annuity payments before enrolling in Medicare Part B, they will have to wait for the Medicare open enrollment season (January 1 through March 31 of each year) to purchase Part B. Since Part B purchases made during the open period are

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not effective until the following July, TRICARE for Life eligibility would also be delayed until the following July. There are many other rules associated with Medicare enrollment, including financial penalties for those retirees who do not enroll in Part B when first eligible at age 65. Visit the Social Security Administration online at [www.ssa.gov](http://www.ssa.gov) for details.

Medicare sends a quarterly bill for the Medicare Part B premium to individuals if they are not yet receiving Social Security benefits. Beneficiaries who turn 65 in 2003 or later will be required to send their *initial* Medicare payments to the Centers for Medicare & Medicaid Services (CMS) since their first full-retirement annuity check will be delayed under the new SSA guidelines. Once beneficiaries begin receiving their full-retirement annuity checks, Medicare payments may be automatically deducted.

For more information about TRICARE for Life, beneficiaries may call or visit their local MTF or contact their nearest TRICARE Service Center. The TRICARE Europe website also hosts a retiree section with news and links to important information at [www.europe.tricare.osd.mil](http://www.europe.tricare.osd.mil).

To find out how the new full-retirement age affects Social Security retirement benefits, visit [www.ssa.gov](http://www.ssa.gov). Beneficiaries may also call the Social Security Administration at 1-800-772-1213; TTY (Telecommunications Device for the Deaf) users may call 1-800-325-0778.

Medicare Part B enrollment forms are available from Federal Benefits Unit (FBU) at certain U.S. Embassy or Consulates, or online at [www.medicare.gov/Basics/EnrollmentPackage.asp](http://www.medicare.gov/Basics/EnrollmentPackage.asp).

Beneficiaries may request enrollment forms by calling the numbers listed on the following page (to be added).

***Editor's Note: TRICARE For Life beneficiaries who need to update or verify their eligibility, or beneficiaries who have received an Explanation of Benefits (EOB) stating that they need to update their eligibility should contact the nearest ID card facility for assistance. Information about DEERS records may be obtained at the DEERS Support Office at 001-800-538-9552. This office is open from 3 p.m. to 12:30 a.m. Central European Time. TFL beneficiaries may also update their home addresses on the TRICARE web site at [www.tricare.osd.mil/DEERSAddress](http://www.tricare.osd.mil/DEERSAddress).***